

**UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA  
PHILADELPHIA DIVISION**

<b>IN RE:</b>  <b>William Steven Stanaitis and Penny Mifflin Stanaitis,</b> <b>Debtors.</b>  <b>Wells Fargo Bank, N.A.,</b> <b>Movant</b>  <b>v.</b>  <b>William Steven Stanaitis and Penny Mifflin Stanaitis</b> <b>Debtors/Respondents</b>  <b>KENNETH E. WEST</b> <b>Trustee/Respondent.</b>	<b>CHAPTER.: 13</b>  <b>CASE NO.: 23-12187-pmm</b>  <b>Hearing Date: July 10, 2024</b> <b>Hearing Time: 1:00 p.m.</b> <b>Hearing Location:</b> <b>Robert N.C. Nix Sr. Federal Building</b> <b>900 Market Street</b> <b>Philadelphia, PA 19107</b>
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**WELLS FARGO BANK, N.A.'S RESPONSE TO DEBTOR(S)' MOTION TO  
RECONSIDER AND REIMPOSING AUTOMATIC STAY**

**COMES NOW**, Wells Fargo Bank, N.A. ("Secured Creditor"), by and through undersigned counsel, hereby files its Response to Debtor's Motion to Reconsider and Reimposing Automatic Stay and, in support thereof, states as follows:

1. Secured Creditor holds a mortgage on the property located at 349 MULBERRY DRIVE, ROYERSFORD, Pennsylvania 19468 ("Property").
2. On July 24, 2023, Debtors filed a Voluntary Chapter 13 Bankruptcy Petition.
3. On June 11, 2024, Debtor filed a Motion to Reimpose stay as to Wells Fargo Bank, N.A.
4. On November 3, 2023, Secured Creditor filed a Motion for Relief from the Automatic Stay (DE #29).
5. On February 15, 2024, a Stipulation Resolving Motion for Relief from Stay was filed stating that, The Debtors shall timely tender all payments and comply with all conditions

in accordance with the Stipulation. If such payments or conditions are not timely made, or if the case should convert to a Chapter 7 Bankruptcy, Movant may provide the Debtors and Debtors' counsel with fifteen (15) days written notice of default. If the default is not cured within the fifteen (15) day period, Movant may certify the default to this Court and an Order shall be entered granting Movant relief from the automatic stay without further notice and hearing and waiving Fed. R. Bankr. P. 3002.1 and waiving Rule 4001(a)(3) so that the Relief Order is immediately effective and enforceable”.

6. On May 15, 2024, Secured Creditor filed its Certificate of Default (DE#86).
7. On May 22, 2024, an Order Granting Motion for Relief from the Automatic Stay upon Certificate of Default was entered (DE #88).
8. On June 11, 2024, Debtor filed Motion to Reconsider and Reimposing Automatic Stay (DE # 98).
9. Upon review of internal records, Debtor currently owes Secured Creditor post-petition arrears in the sum of \$4,501.28.
10. Secured Creditor requests the Automatic Stay not be reinstated until the Debtor's post-petition arrearage is fully cured.
11. Secured Creditor reserves the right to amend and or supplement this response prior to the hearing.

**WHEREFORE**, Secured Creditor respectfully requests entry of an order denying Debtor's Motion to Reconsider and Reimposing Automatic Stay as to Secured Creditor and all further relief this Court deems just and proper.

Date: June 25, 2024

**Robertson, Anschutz, Schneid, Crane & Partners, PLLC**  
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**CERTIFICATE OF SERVICE**

**I HEREBY CERTIFY** that on June 25, 2024, I electronically filed the foregoing with the Clerk of Court by using the CM/ECF system, and a true and correct copy has been served via CM/ECF or United States Mail to the following parties:

William Steven Stanaitis  
349 Mulberry Dr  
Royersford, PA 19468-1272

Penny Mifflin Stanaitis  
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